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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/614,919	07/03/2003	Khai Hec Kwan		7891
23336	7590	09/19/2007		
KHAI HEE KWAN PETI SURAT 1178 SANDAKAN, 90713 MALAYSIA			EXAMINER ONYEZIA, CHUKS N	
			ART UNIT	PAPER NUMBER
			3692	
			MAIL DATE	DELIVERY MODE
			09/19/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	Application No.	Applicant(s)	
	10/614,919	KWAN, KHAI HEE	
	Examiner	Art Unit	
	Chuks Onyezia Esq.	3692	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 28 October 2003.
- 2a) ☐ This action is FINAL.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 03 July 2003 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |                                                                                      |                                                                   |
|--------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____                                                          | 6) <input type="checkbox"/> Other: _____                          |

#### DETAILED ACTION

1. Examiner has pointed out particular references contained in the prior arts of record in the body of this action for the convenience of the applicant. Although the specified citations are representative of the teachings in the art and are applied to the specified limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing a response, to fully consider the entire references as potentially teaching for all or part of the claimed invention, as well as the context of the passage as taught by the prior arts or disclosed by the examiner.

#### *Claim Objections*

2. Claims 5, 11, and 17 are objected to because of the following informalities: Claims 5 and 11 recite the limitation "the target link network". There is insufficient antecedent basis for this limitation in these claims. Claim 17 is objected for its dependence to the limitations of claim 5. Appropriate correction is required.

*Claim Rejections - 35 USC § 102*

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

3. Claims 1-3,6, 7-9,12, 13-15,and 18-20 rejected under 35

U.S.C. 102(b) as being anticipated by Case et al. U.S. Patent

Number 5,613,679 (PTO-892 Reference A).

4. As per claim 1 Case teaches a method for conducting a trusted deposit auction within at least one network connected to at least one depositor's computer, said method operating on a host computer, comprising the steps:

A) receiving bid amount as a discount from principal from anonymous members of a trusted network wherein said members are depositors (see Case Col. 2 Lns. 35-51) Examiner interprets participants of a lottery as bidder of an auction;

B) selecting the winner from said bids submitted by depositors (see Case Col. 2 Lns. 44-51);

C) excluding said winner-depositor from future auctions (see Case Col. 4 Lns. 11-15);

D) depositing pooled funds for winner's account (see Case Col. 2 Lns. 48-49);

E) repeating steps A, B, C, D at predetermined intervals with remaining depositors; and whereby funds comprising cash equivalent or cash (see Case Col. 4 Lns. 11-15).

Art Unit: 3692

5. As per claim 2 Case teaches the limitation of claim 1. Case further teaches pooled funds consist funds from each selected winner making principal repayment at each predetermined interval beginning from the next interval following the winning interval (see Case Col. 2 Lns. 35-51).

6. As per claim 3 Case teaches the limitation of claim 1. Case further teaches pooled funds consist receiving the discounted principal from each remaining depositor not selected as winner at each predetermined interval, said discount is equivalent to the bid amount submitted by selected winner (see Case Col. 2 Lns. 35-51) Examiner interprets the recouping of original investment of a winner as a discounted principal.

7. As per claim 6 Case teaches the limitation of claim 1. Case further teaches said step of repeating at step E is executed until one depositor is remaining or for a fixed number of sessions as agreed by the members at the outset of the auction whereby said number of sessions is no greater than the number of depositors at the outset (see Case Col. 4 Lns. 11-15).

8. Claim sets 7-9,12 and 13-15,18 are rejected using logic similar to that used to reject claim set 1-3,6.

9. Claims 19 and 20 are rejected using logic similar to that used to reject claims 1 and 6 respectively.

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*Claim Rejections - 35 USC § 103*

10. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

11. Claims 4,5,10,11,16, and 17 rejected under 35 U.S.C. 103(a) as being unpatentable over Case et al. U.S. Patent Number 5,613,679 (PTO-892 Reference A) in view of Kou et al. U.S. Patent 6,363,365 B1 (PTO-892 Reference B).

12. As per claim 4 Case teaches the limitation of claim 1. However Case does not teach membership of a depositor network is by invitation only. Kou teaches bidding by invitation (see Kou Col. 4 Lns. 34-51). One would find the motivation to combine these teachings in this way, for the purpose of securing the auction network (see Kou Col. 1 Lns. 5-8)).

13. As per claim 5 Case teaches the limitation of claim 1. Kou further teaches said networks are linked for deposit auction by invitation from at least one member of one network having relationship with at least one member of the target link network (see Kou Col. 4 Lns. 34-51).

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14. Claims 10 and 16 are rejected using logic similar to that used to reject claim 4.

15. Claims 11 and 17 are rejected using logic similar to that used to reject claim 5.


*Conclusion*

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Chuks Onyezia Esq. whose telephone number is 571-270-1372. The examiner can normally be reached on Monday - Thursday 9am-5pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Kambiz Abdi can be reached on 571-272-6202. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

C. Onyezia 09/09/2007



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